Fill in this information to identify the case:

Debtor 1 Maura Kane

Debtor 2 (Spouse, if filing) ______

United States Bankruptcy Court for the : Eastern **District of** Pennsylvania (State)

Case number 22-12093-mdc

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: NewRez LLC d/b/a Shellpoint Mortgage Servicing

Court claim no. (if known): 12

Last four digits of any number you use to identify the debtor's account: XXXXXX0938

Date of payment change: Must be at least 21 days after date of this notice 4/1/2024

New total payment: Principal, interest, and escrow, if any $1,557.95

Part 1: Escrow Account Payment Adjustment

1. **Will there be a change in the debtor's escrow account payment?**

☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ______

Current escrow payment: $ 562.11 **New escrow payment :** $ 449.11

Part 2: Mortgage Payment Adjustment

2. **Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate account?**

☒ No
☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: ______

Current interest rate: % **New interest rate:** %

Current principal and interest payment: $ ______ **New principal and interest payment:** $ ______

Part 3: Other Payment Change

3. **Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. *(Court approval may be required before the payment change can take effect.)*

Reason for change: ______

Current mortgage payment: $ ______ **New mortgage payment:** $ ______

Debtor 1 **Maura Kane** Case number *(if known)* 22-12093-mdc
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X */s/Ernest Yazzetti, Jr.* Date 03/04/2024
Signature

Print: Ernest (First Name) Middle Name Yazzetti, Jr. (Last Name) Title Authorized Agent for Creditor

Company McCalla Raymer Leibert Pierce, LLC

Address 1544 Old Alabama Road
Number Street
Roswell (City) GA (State) 30076 (ZIP Code)

Contact phone 8482000083 Email Ernest.Yazzetti@mccalla.com

In Re: Maura Kane	Bankruptcy Case No.:	22-12093-mdc
	Chapter:	13
	Judge:	Magdeline D. Coleman

CERTIFICATE OF SERVICE

I, Ernest Yazzetti, Jr., of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Maura Kane
419 Rutgers Court
Bensalem, PA 19020

MICHAEL I. ASSAD *(Served via ECF at mail@cibiklaw.com)*
Cibik Law, P.C.
1500 Walnut St, Ste 900
Philadelphia, PA 19102

Kenneth E. West, Trustee *(Served via ECF at ecfemails@ph13trustee.com)*
Office of the Chapter 13 Standing Trustee
1234 Market Street - Suite 1813
Philadelphia, PA 19107

United States Trustee *(Served via ECF Notification)*
Office of United States Trustee
Robert N.C. Nix Federal Building
900 Market Street, Suite 320
Philadelphia, PA 19107

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 03/04/2024 (date) By: */s/Ernest Yazzetti, Jr.*
Ernest Yazzetti, Jr.
Authorized Agent for Creditor

shellpoint
A DIVISION OF newrez

Shellpoint Mortgage Servicing
PO Box 10826
Greenville, SC 29603 0826
For Inquiries: (800) 365-7107

[redacted]

MAURA KANE
419 Rutgers Ct
Bensalem PA 19020

Analysis Date: February 08, 2024
Loan: [redacted]
Property Address:
419 Rutgers Ct
Bensalem, PA 19020

Annual Escrow Account Disclosure Statement - Account History

THIS NOTICE IS BEING PROVIDED PURSUANT TO THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X TO THE EXTENT THE LOAN DESCRIBED BELOW IS INCLUDED IN AN ACTIVE BANKRUPTCY CASE OR IS SUBJECT TO A BANKRUPTCY DISCHARGE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information	Contractual	Effective Apr 01, 2024
P & I Pmt:	$1,108.84	$1,108.84
Escrow Pmt:	$562.11	$449.11
Other Funds Pmt:	$0.00	$0.00
Asst. Pmt (-):	$0.00	$0.00
Reserve Acct Pmt:	$0.00	$0.00
Total Payment	$1,670.95	$1,557.95

Prior Esc Pmt	December 01, 2023
P & I Pmt:	$1,108.84
Escrow Pmt:	$562.11
Other Funds Pmt:	$0.00
Asst. Pmt (-):	$0.00
Resrv Acct Pmt:	$0.00
Total Payment	$1,670.95

Escrow Balance Calculation	
Due Date:	January 01, 2024
Escrow Balance:	$17,023.13
Anticipated Pmts to Escrow:	$1,686.33
Anticipated Pmts from Escrow (-):	$114.66
Anticipated Escrow Balance:	$18,594.80

Shortage/Overage Information	Effective Apr 01, 2024
Upcoming Total Annual Bills	$5,389.31
Required Cushion	$668.90
Required Starting Balance	$3,010.04
Escrow Shortage	$0.00

[redacted]

Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 668.90. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 898.22 or 1/6 of the anticipated payment from the account.

*** Since you are in an active bankruptcy, your new payment shown above is the post-petition payment amount.*

This is a statement of actual activity in your escrow account from Dec 2023 to Mar 2024. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow Anticipated	Payments to Escrow Actual	Payments From Escrow Anticipated	Payments From Escrow Actual		Description	Escrow Balance Required	Escrow Balance Actual
						Starting Balance	1,898.24	(1,875.92)
Dec 2023	562.11	1,691.97	113.00	113.00	*	Lender Placed Hazard	2,347.35	(296.95)
Dec 2023			114.66	114.66		FHA MI	2,232.69	(411.61)
Dec 2023		72.49			*	Escrow Only Payment	2,232.69	(339.12)
Jan 2024	562.11		113.00	113.00	*	Lender Placed Hazard	2,681.80	(452.12)
Jan 2024			114.66	114.66		FHA MI	2,567.14	(566.78)
Feb 2024	562.11	176.43	113.00		*	Lender Placed Hazard	3,016.25	(390.35)
Feb 2024			114.66	114.66		FHA MI	2,901.59	(505.01)
Mar 2024	562.11		113.00		*	Lender Placed Hazard	3,350.70	(505.01)
Mar 2024			114.66		*	FHA MI	3,236.04	(505.01)
						Anticipated Transactions	3,236.04	(505.01)
Mar 2024		1,686.33 P		114.66		FHA MI		1,066.66
	$2,248.44	$3,627.22	$910.64	$684.64				

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.
P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown .

Shellpoint Mortgage Servicing
For Inquiries: (800) 365-7107

Analysis Date: February 08, 2024
Loan: [redacted]

Annual Escrow Account Disclosure Statement - Projections for Coming Year

THIS NOTICE IS BEING PROVIDED PURSUANT TO THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X TO THE EXTENT THE LOAN DESCRIBED BELOW IS INCLUDED IN AN ACTIVE BANKRUPTCY CASE OR IS SUBJECT TO A BANKRUPTCY DISCHARGE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account
Your unpaid pre-petition escrow Amount is $17,528.14. This amount has been removed from the projected starting balance.

Original Pre-Petition Amouont $17,528.14, Paid Pre-Petition Amount $0.00, Remaining Pre-Petition Amount $17,528.14.

Date	Anticipated Payments			Escrow Balance	
	To Escrow	From Escrow	Description	Anticipated	Required
			Starting Balance	18,594.80	3,010.04
Apr 2024	449.11	758.33	Town Tax	18,285.58	2,700.82
Apr 2024		114.66	FHA MI	18,170.92	2,586.16
May 2024	449.11	114.66	FHA MI	18,505.37	2,920.61
Jun 2024	449.11	114.66	FHA MI	18,839.82	3,255.06
Jul 2024	449.11	114.66	FHA MI	19,174.27	3,589.51
Aug 2024	449.11	485.00	Hazard	19,138.38	3,553.62
Aug 2024		2,770.06	School Tax	16,368.32	783.56
Aug 2024		114.66	FHA MI	16,253.66	668.90
Sep 2024	449.11	114.66	FHA MI	16,588.11	1,003.35
Oct 2024	449.11	114.66	FHA MI	16,922.56	1,337.80
Nov 2024	449.11	114.66	FHA MI	17,257.01	1,672.25
Dec 2024	449.11	114.66	FHA MI	17,591.46	2,006.70
Jan 2025	449.11	114.66	FHA MI	17,925.91	2,341.15
Feb 2025	449.11	114.66	FHA MI	18,260.36	2,675.60
Mar 2025	449.11	114.66	FHA MI	18,594.81	3,010.05
	$5,389.32	$5,389.31			

G – Pending Disbursements prior to the bankruptcy filing date. Pre-petition disbursements.

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 18,594.80. Your starting balance (escrow balance required) according to this analysis should be $3,010.04. [redacted]

We anticipate the total of your coming year bills to be5,389.31. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment	$449.11
Surplus Reduction:	$0.00
Shortage Installment:	$0.00
Rounding Adjustment Amount:	$0.00
Escrow Payment:	$449.11

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt please be advised that this notice is to advise you of the status of your mortgage loar This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicabl bankruptcy laws or who might be subject to the automatic stay of Section362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against t collateral property, which has not been discharged in your bankruptcy.

Notice of Error or Information Request Address

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan If you want to request information about your lc or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Information Request, please write to us at the following address

Shellpoint Mortgage Servicing
PO Box 10826
Greenville, SC 29603 0826

[redacted]